

## ABSTRACT OF THE DISCLOSURE

With an electronic money managing system using an electronic-money medium, a user is freed from  
5 worrying about a balance in the medium, avoiding unnecessary spending. The system has a medium storing e-money that is spent for payments by a payment section in response to charging by a charging section. A minimum balance setting section sets in the medium an  
10 amount payable only for a particular purpose as a minimum balance. A purpose judgment section discriminates whether or not a payment is for the particular purpose. A balance judgment section discriminates whether or not a total balance of  
15 electronic money remaining in the medium after the payment is smaller than the minimum balance. A control section controls so as to prohibit the payment, if the result of the discrimination by the purpose judgment section is negative and also if the result of the  
20 discrimination by the balance judgment section is positive.